

## Extraordinary announcement

### Rating action

OTP Bank Plc. hereby announces that according to the press release published on 14 February 2013, Moody's Investors Service concluded the review for downgrade of the standalone credit assessments and the debt and deposit ratings of OTP Bank Plc. and OTP Mortgage Bank.

According to Moody's decision OTP Bank Plc.'s local and foreign currency long term deposit rating was confirmed at Ba1 and Ba2 respectively, while foreign currency long-term senior unsecured debt rating was confirmed at Ba1.

The foreign currency long-term subordinated debt rating (Lower Tier 2) was downgraded to Ba3 from Ba2 and the foreign currency long-term junior subordinated debt rating (Upper Tier 2) was downgraded to B1 (hyb) from Ba3 (hyb). OTP Bank's BFSR was downgraded to D/ba2 from D+/ba1, all the ratings carry negative outlook.

Simultaneously, according to Moody's decision OTP Mortgage Bank's local and foreign currency long term deposit rating was confirmed at Ba1 and Ba2 respectively, while BFSR was downgraded to D/ba2 from D+/ba1.

All the ratings are on negative outlook.

OTP Bank Plc.

OTP Bank Plc.  
Postal address: P.O.B.: 501  
Budapest H-1876 Hungary  
Phone: +36 1 473 5460  
Fax: +36 1 473 5951  
E-mail: [investor.relations@otpbank.hu](mailto:investor.relations@otpbank.hu)  
Internet: [www.otpbank.hu](http://www.otpbank.hu)

Address:  
Nádor street 16. Budapest H-1051 Hungary  
Metropolitan Court as Court of Registration:  
01-10-041585